Amendments to the Claims

1. (Currently Amended) A method for effectuating an investment comprising:

completing a point-of-sale transaction by a user at a point of sale location;

receiving, by a ~~processor~~ computer, a request to complete an on-demand

investment transaction ~~in response to an action by a purchaser at a~~ the point-of-sale location after

completion of the point-of-sale transaction;

identifying, by the ~~processor~~ computer, investment-preference information

associated with the ~~purchaser~~ user in response to receiving the request;

wherein the investment-preference information includes a predetermined ~~dollar~~

monetary investment amount determined prior to start of the point-of-sale transaction for the

on-demand investment; and

causing, by the ~~processor~~ computer, funds relating to the predetermined ~~dollar~~

monetary investment amount to be transferred to an investment account.

2. (Cancelled)

3. (Cancelled)

4. (Previously Presented) The method of claim 1, further comprising accumulating the

funds until a predetermined completion time.

5. (Previously Presented) The method of claim 1, further comprising:

comparing an investment total to a predetermined investment limit; and

canceling transfer of the funds if the transfer of funds will cause the investment

total to exceed the predetermined investment limit.

6. (Currently Amended) The method of claim 1, further comprising:

comparing a primary-investment total to a primary-investment limit; and

determining a roll-over amount for the request based, at least in part, on the

primary investment total and the primary investment limit; and

causing funds equal to the roll-over amount to be transferred to a second

investment account.

7. (Previously Presented) The method of claim 6, wherein transferring the funds

comprises adding the roll-over amount to a secondary-investment total.

8. (Previously Presented) The method of claim 1, wherein the investment-preference

information comprises an investment total and a predetermined investment limit.

9. (Currently Amended) A method for effectuating an investment comprising:

prompting a user ~~during~~ at a point-of-sale location ~~, a point-of-sale transaction~~, to

request that an on-demand investment transaction be performed, after completion of a point of

sale transaction;

receiving, by a ~~processor~~ <u>computer</u>, a <u>the</u> request from the user <u>at the point-of-sale</u> <u>location</u>; and

causing, by the ~~processor~~ <u>computer</u>, funds to be transferred to an investment account, wherein the funds equal a predetermined ~~dollar~~ <u>monetary</u> investment amount determined independently of a purchase amount ~~determined during~~ <u>of</u> the point-of-sale transaction, upon receipt of the request from the user.

10. (Previously Presented) The method of claim 9, wherein the funds are transferred to the investment account from a purchasing account of the user.

11. (Previously Presented) The method of claim 9, wherein the funds are transferred to the investment account from a source other than a purchasing account of the user.

12. (Previously Presented) The method of claim 1, further comprising:

receiving, from the purchaser during the point-of-sale transaction, a request to modify the predetermined dollar investment amount.

13. (Cancelled)

14-28 (Cancelled)

29. (Currently Amended) The method of claim 1, ~~further~~ comprising:

identifying investment-preference information associated with <u>the user in</u> <u>response to receiving</u> the request, wherein the investment-preference information <u>further</u> includes a first investment ~~choice~~ <u>account</u> and a second investment ~~choice~~ <u>account</u>, the first investment ~~choice~~ <u>account</u> and the second investment ~~choice~~ <u>account</u> being designated by the user;

<u>the method further comprising:</u>

attempting to fulfill the request by attempting to contribute the predetermined ~~dollar~~ <u>monetary</u> investment amount to the first investment ~~choice~~ <u>account</u>; and

automatically contributing at least a portion of the predetermined ~~dollar~~ <u>monetary</u> investment amount to the second investment ~~choice~~ <u>account</u>, if the attempting to contribute the predetermined ~~dollar~~ <u>monetary</u> investment amount to the first investment <u>account</u> ~~choice~~ fails.

30. (New) A method for effectuating an investment comprising:

completing a first, point-of-sale transaction by a user at a point of sale location;

receiving, by a computer, a request to conduct a second, separate, on-demand investment transaction after completion of the first, point-of-sale transaction;

conducting the second, separate investment transaction, by the computer, after receiving the request, by, at least in part, determining an amount of money to transfer to an investment account, by the computer; and

transferring the amount of money to the investment account, by the at least one computer.

31. (New) The method of claim 30, wherein determining the amount of money

comprises:

identifying a predetermined monetary amount associated with the user,

determined prior to start of the point-of-sale transaction.